

In the United States Patent and Trademark Office

| | |
|--|---|
| Applicant(s): George H. Butcher III | Docket No.: 17209-537 |
| Serial No.: 09/823,376 | Art Unit: 3693 Conf.No.: 5338 |
| Filed: 03-30-2001 | Examiner: Borlinghaus, Jason M |
| For: Method of structuring a credit having a repayment obligation | |

Mailstop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

Further to the Final Office Action dated May 15, 2009 (hereinafter "Office Action"), in view of the concurrently filed Request for Continued Examination ("RCE"), and in view of the following amendments and/or remarks, Applicant requests entry thereof and reconsideration of the above-referenced application.

Amendments to the Claims begin on page 2.

Remarks begin on page 8 of this paper.

35 USC § 103 remarks begin on page 8 of this paper.